

**Amendments to the Specification**

Please replace the first full paragraph on page 43 with the following amended paragraph:

The subscriber responds to the detailed phone bill data presented in step 1221B by clicking on the dispute icon 1165B. This results in the user entity 52 messaging the billing entity 56 in step 1222B with an indication that the charge for call 1166B is disputed by the subscriber. The billing entity 56 processes the dispute message to remove the disputed charge and to generate revised detailed bill data in real time while the user entity remains on-line.